WOMEN IN THE ECONOMY OF SOMALIA

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Executive Summary

" Women In the Economy of Somalia"

Somalia is a predominantly Muslim country located on the Horn of Africa. Since independence, the nomadic pastoral society has undergone a gradual transition from a traditional subsistence economy to a more diversified economy. This diversification has given rise to three distinct groups: (1) nomads, who are traditionally located in the North of Somalia; (2) settled groups in the South consisting of former nomads displaced by drought and civil war and of Bantu farmers along the Riverine areas; and (3) urban dwellers in the major cities of Mogadishu, and Kismayo. The position of women in the economy of Somalia varies somewhat depending on whether they are nomadic, settled urban, or rural agropastoralists. For the most part, however, Somalis share a homogeneous culture. Somali women share the following.

Urban, rural and nomadic women have all been affected by the increasing absence of males, either because of extensive male emigration, or military service in a military regime engaged in a civil war. The absence of males has resulted in the emergence of female-headed households, in which women and their children live in, or near, poverty. In turn, rural-urban migration has occurred, as a result, with mothers and in many instances, their children, seeking economic opportunity and social outlets. The emergence of female-headed households has altered the position of women in society at large and in the family, and has ushered in new roles and obligations. Women have been less able to rely upon the extended family. They have assumed more of the burden of rearing their families, and have been forced to evolve new survival strategies and mutual assistance relationships.

Marriage is an important social institution among all groups in Somalia, and provides important insights into socio-cultural norms pertaining to women and the family. Marriage is ordained by Islam, as a means of regulating and sanctioning the cohabitation of couples and insuring the legitimacy of children. Traditionally, nomadic women served the important social function of building socio-political alliances, through arranged marriages to outside clans. Women were also important in a family's acquisition of bridewealth. Today, arranged marriages have declined, the government regulates the amount of bridewealth, and women marry on average at 20, a relatively late age for Africa. Urban women have the highest age at first marriage, followed by nomadic and rural women. Unlike in many Muslim countries, Somali women are generally not pressured into marriage at early ages, and economically able women have a great degree of freedom to travel, pursue careers, or obtain an education.

Polygamy, although not widespread, is practiced by a small number of Somali men, and usually involves older men and

younger women. The reasons for these marriages range from the desire to father as many sons as possible, to the economic diversification which a man with more than one wife can pursue. Polygamous marriages are most frequent among rural dwellers, and lowest among the educated and urban dwellers. Co-wives and their children pursue independent activities herding livestock, and/or farming. Polygamy also contributes to the number of female-headed households, as many women are responsible for supporting themselves and their children. Several women entrepreneurs interviewed for this report described the insecurity which they and others feel about polygamy, an important motive in their decision to go into business for themselves.

The status of women in nomadic society is determined by pastoral values, which permeate all aspects of life in Somalia. Unlike in other nomadic societies, pastoral values are not peripheral, but are central to the self-identification of Somalis. Nomadic women also have a central--albeit subordinate--place in the patrilineal nomadic family.

Female circumcision is performed upon 98% of Somali girls, between the ages of 8-10, and there is little variation among urban, rural, or nomadic females. Female circumcision (aka "infibulation") as practiced in Somalia is the radical "pharaonic" type in which the clitoris, the labia minora and the inner walls of the labia majora are all excised, ("infibulated") and the two sides of the vulva are stitched together. The practice has no Koranic basis and is rooted in Somali pastoral culture from time immemorial, with no clear origin or explanation. Somali women suffer chronic physical and mental health problems resulting from circumcision. These have negative effects on economic productivity and adversely affects the quality of their lives. The practice is also believed to be a factor in polygamy and the relatively high divorce rates among Somalis.

Little attention, however, has been paid to the socioeconomic consequences of female circumcision. Because of the deep-rooted sensitivity of the issue, few international agencies have paid sufficient attention to the health and economic consequences of female circumcision, and assessed the implications for development. This report strongly argues that (i) further study is needed of the relationship between levels of economic productivity and female circumcision, and (ii) international donor agencies should support the small group of anti-infibulation Somali activists, both men and women. In the short term, encouragement should be given to emphasizing the modification of circumcision with a more symbolic procedure, which would still be consistent with established cultural patterns.

Somali women play an important role in the economy, beginning with their participation in agriculture, in which

they account for 86.1 percent of the subsistence farmers. Women in Somalia are legally entitled to own land, although discrimination in allocating land to them is prevalent. A Family Law of 1975, governing inheritance, establishes the rights of female beneficiaries to inherit land equally with male survivors. There are regional differences, however, which influence female ownership of land. Thus, for example, female ownership of land is more widespread in the Bay region (38% of respondents owned land) than in the Shalambood region (20% of respondents owned land.) Usually the conditions and terms under which land is allocated to women are more restricted, partly owing to the influence of polygamy, which helps determine that a man with more than one wife is allotted more than one plot of land, while female-heads of household were given smaller plots of inferior quality. Few women reported purchasing land directly; rather, land was usually acquired through paternal bequests.

The report recommends that land tenure systems be studied and codified in Somalia, with strong input from women's groups such as the Women's Research Unit of the Somalia Academy of Sciences and Arts (SOMAC) and the Somali Women's Democratic Organization (SWDO). Particular emphasis should be given to establishing the legal land rights of female-heads of household in light of male emigration, through joint husband-wife registration of land. In the absence of joint registration, the assumption that the absent husband is the sole owner of the land limits the woman's control and increases her economic dependence. Codification of the land tenure system should especially target poor rural and urban women, who are the "poorest of the poor", and future studies should assess ways to maximize their access to land, and economic productivity.

Women farmers in Somalia are not always recognized as such. The view is prevalent among male farmers that most of the women engaged in farming are primarily housewives, who farm in their spare time. On the contrary, a task-by-task survey shows that five out of six Somali subsistence farmers are in fact women. The implications for accurate policies and programs are enormous. Women farmers have interests that are not identical to those of men. Malnutrition and related health problems are among the major problems of women farmers and their children. Among other recommendations, donor-funded agricultural projects should contain a component on nutrition to educate women farmers, and nutrition programs should be incorporated into the extension service through an outreach program.

Male migration has sharply increased the work load of women farmers. Female heads of farm households experience difficulty in carrying out fundamental tasks because of inadequate labor. As a result, many women quit farming and with their children, drift to the cities. Once in the cities, in the absence of extended family or clan support, children are left to their own devices. In Mogadishu, mutual self-help groups to provide child care and to share food and expenditures are beginning to emerge.

The Somali Women's Democratic Organization (SWDO), has recently proposed the formation of rotating women's work groups in rural areas in the Baidoa/Bay region. Day care programs are also needed, and this report recommends that donors identify and support programs targeted tc helping alleviate the poverty of female-headed households.

Since Somalia became independent in 1960, Somali women have made gains in attaining education at all levels of the system. As could be expected, of the three population groups, nomadic women have had the least opportunity to attain an education, followed by rural women. Females are in competition with males for scarce educational resources, although discrepancy rates between males and females are narrowing. Significantly, religious tradition is not a barrier for Somali women, unlike in many Muslim countries. Rather, if a family has the financial means, sisters are permitted to attend school along with their brothers. Not surprisingly, middle-class urban females are among the primary beneficiaries of the spread of education in Somalia. Since 1969, the government has emphasized adult education, and carried out nationwide literacy campaigns between 1973-1975 to disseminate the newly-written form of the Somali language. The campaign is credited with reducing illiteracy among all groups, although it has been the least effective among the nomads.

Non-formal education has also been encouraged through a program offered by the Ministry of Education and the Women's Education Department, which began in 1974. Programs are offered nationwide through a network of Family Life Centers (FLCs), which concentrate on stimulating rural development through the participation of women. Information on new technologies, and skills development are offered through four-year programs. Although the program has been well-received, there are structural aspects which limit the full participation of many women. Among these are inflexible hours of study, limited financial support, and the absence of stipends, inadequate child-care facilities, and courses which have little relevance for future employment of the women.

Somali women are very active in urban business. Urbanization, increasing sedentarization, monetization, male migration and social change have ushered in new economic opportunities. Based on a special survey, this report documents the nature and level of women's participation in the modern sector, and identifies areas which merit further attention if Women in Development projects are to have a positive impact on women entrepreneurs. The survey identifies the socioeconomic aspects of female-owned businesses, the role of extended family assistance for women entrepreneurs, women and credit, and government and donor agency assistance to women. Somali women have taken the initiative in pursuit of a strong economic role without assistance or encouragement from donors or the government.

The report concludes with concrete recommendations for strengthening the role of Somali women in the economy as an instrument for the country's development. Foremost among these are:

-- Donor agencies should be encouraged to work closely with Somali-based women's organizations, such as the Women's Education Department (WED), the Somali Women's Democratic Organization (SWDO), and the Women's Research Unit of the Somalia Academy of Sciences and Art (SOMAC). The collaboration would involve funding for base-line research on issues pertaining to women in development and the economy, and identification and funding of feasible income-generating projects such as poultry raising, and female ownership of cattle;

-- Female circumcision should be the focus of special attention by donors, and serious efforts would be made to educate Somalis about the negative physical and mental health consequences of this practice. Donor organizations would also assist the small group of Somali men and women who are working to abolish circumcision;

-- Special attention should be given to identifying the problems of poor urban and rural female-headed households, including identification and assessment of economic survival strategies utilized by these families. The need for day care programs and other supports for working women heads-of household should be assessed, and serious efforts made to establish donor-funded day-care centers, especially in urban areas, where women with children are often without the support of the extended family;

-- A needs assessment should be conducted of Family Life Center programs, and efforts made to strengthen the participation of women through subsidies, relevant income-generating projects and other supports;

-- Women should be involved in all phases of donor-funded development assistance projects;

-- Policy-makers and international donor agencies have been slow to recognize the implications of the change taking place in Somalia, or to acknowledge the economic contributions of Somali women. Women are still "invisible" to many, although in reality they are highly visible

throughout the country, and can be seen working in the fields, herding livestock in the urban and rural areas, administering the bureaucracy, supporting the political apparatus, serving in the military, and engaging in business and commerce, while caring for children and maintaining the home.

Somali women are in a unique position because: (i) they are comparatively freer than women in other African countries; (ii) there have been significant structural and cultural changes resulting from male migration and; (iii) women are ready to get into business in significant numbers. Thus economic liberalization in Somalia is bound to help women to a greater degree than in other African countries. Policy reforms are therefore important from the perspective of women.

Women In the Economy of Somalia

By

Hazel M. McFerson*

Introduction

From late 1984 to mid-1987, mainly at the prodding of international donor agencies, the military regime in Somalia, located on the Horn of Africa, introduced far-reaching monetary and macro-economic policy changes to stimulate the economy and to encourage the development of the private sector. The long-heralded policy of "scientific socialism" was de-emphasized, and liberalization of the economy became the stated policy objective. Initiatives were introduced to encourage the growth of the private sector, and to encourage free-market forces to assume a leading role in the country's economic development. This period was characterized by optimism and a renewal of the traditional Somali entrepreneurial spirit. However, massive backsliding on all economic policy fronts and a reintroduction of pervasive government controls followed from September 1987. Insurrection and resistance have spread, and have been met with massive and brutal government repression. The country is today in virtual civil war.

It is possible, although purely speculative, that the policy reforms might have proven more durable if their design had incorporated an explicit and substantial contribution by Somali women. Women in Somalia have historically played an important--if unheralded--role in the country's economy and socio-cultural traditions. Their contributions have often been downplayed or ignored within society, and few outside analysts have assessed the implications of their involvement for national development. Somalia's brief experiment with economic liberalization was not without important consequences for women, who, while not the intended target of reforms, nevertheless were affected by the changes. This study examines the role of Somali women in the economy, with special emphasis on the period between 1983-1987.

Particular attention is given to the antecedents and context of this role, and the impact of traditional socio-cultural practices on the economic well-being of Somali women. These include female circumcision and polygamy, women's access to opportunity and to the resources of society, and the nature and extent of their participation in agriculture and the modern economy. The report also contains the results of a comprehensive survey, the first ever conducted of Somali women entrepreneurs, and especially designed for this study. The openness at all

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(*) Hazel M. McFerson, Ph.D., was the Social Science Analyst for USAID/Somalia from 1985-87, based in Mogadishu. She directed the Privatization and Policy Initiatives (PIPS) Project, Socioeconomic and Policy Studies which included this report. Helpful comments were received from Fuat and Suphan Andic, and from Louis A. Cohen, then Director of USAID/Somalia.

levels, which characterized the period of economic liberalization, provided the opportunity for Somali women to come forward, to publicly assess the impact of reforms upon them, and to voice their aspirations about the future.

Chapter I examines cultural aspects of traditional society, which affect the economic role of women. Chapter II examines women in the agricultural sector: access to land, participation in agriculture and the nature of food and nutritional problems confronting women and their children. Chapter III examines the role of women in education, and identifies the socio-cultural and economic barriers which often prevent them from full participation. Chapter IV focusses on women in government and business, and presents the results of the comprehensive survey of Somali women enterpreneurs. The study concludes with policy recommendations, and suggested areas for future research on Somali women. 1/

CHAPTER I. WOMEN IN TRADITIONAL SOCIETY (*)

Somalia gained independence on July 1, 1960. The sparsely populated country of about 5 million people, consists of an area of 637,700 sq. km. The country's coastline spans over 3,000 km, is the longest in Africa, and borders the Gulf of Aden in the North and the Indian Ocean in the East. Much of the arid country is covered with scrub. The population consists of three major groups. Nomads, who account for 60 percent of the population, are culturally dominant. The settled groups include former nomads displaced by drought, decreasing rangelands, and other catastrophes, Bantu farmers settled along the riverine, and urban dwellers. The country's cultural homogeneity is unique in Africa. Somalis share a linguistic, cultural, and religious background, although clan differences do exist, and are central to the current civil war. Ninety eight percent of the population are Muslims.

A. Male Labor Emigration

In recent years the phenomenon of extensive male emigration has fundamentally altered the position of Somali women in the family and in society. (**) Reflecting the nomadic tradition and the lure of economic necessity, Somali men increasingly seek employment abroad, particularly in the Gulf States, and to a lesser extent in other parts of Africa, Europe, and America. Information is scanty on these emigrants. A recent report estimated their numbers in the Gulf States at the end of 1984, at 67,000, of whom eighty percent were in Saudi Arabia. 2/ Of these, only 38 percent were employed. Although emigration is primarily a male phenomenon, women have also migrated to neighboring countries within Africa, to Europe, America, and the Gulf States, where many reportedly find jobs as secretaries, and house servants. Remittances from migrant earnings are important for the national economy, and are invested in livestock, urban real estate, small shops, and the purchase of mini-buses and taxis. Internal rural-urban migration has also occurred. The data suggests a high migrant population in Mogadishu: 46 percent of the men and 44.1 percent of the women were born in other regions of the country.

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* Special thanks are extended to Sadiya Musa Ahmed and Hassan of the Women's Research Unit, Somali Academy of Sciences and Art (SOMAC), who helped design the survey questionnaire for economically-active women. Sadiya and Hassan also supervised the field work, trained the enumerators and were all-around invaluable colleagues. The survey focussed mainly on non-agricultural women. A planned study on women in agriculture was abandoned for bureaucratic reasons. Future surveys should focus on women in the dominant agricultural sector. Thanks also to Abdulkadir Nur, my assistant at USAID/Somalia who was an invaluable liaison to government ministries and international agencies, in addition to lending his considerable computer skills to the project.

(**) Apparent numerical predominance of males in official censuses is a statistical illusion. None of the reasons that would tend to justify a greater number of males (e.g. female infanticide) exists in Somalia.

Recent data on the survival strategies of non-farm female headed-households is illuminating. The data was compiled in a small survey of families living in the Sablaale region, who were questioned about the whereabouts of the husbands of their ten closest neighbors. Nineteen percent were widowed or divorced. The husbands of thirty-four percent of the women had either emigrated to Saudi Arabia, returned to the north, or were in the army. 3/ It is estimated that men who go overseas return home every two to five years for visits. Men in the army return home on the average of every six to twelve months. Others, who abandon their families after emigrating, may marry overseas, begin a new family and never return. In the absence of men, many women are beginning to develop self-help relationships with other women in similar situations to compensate for the loss of the extended family; they share child care, food, labor and otherwise cooperate for economic survival.

An example of the economic strategies of women alone is provided by two sisters living in Sablaale, one of whom is divorced, and does not receive support from her ex-husband; the other woman's husband is a soldier, who sends about So. Sh. 2,000 per month. 4/ Both women are employed, and one receives food rations from her employer. By pooling their resources, the sisters had an annual family income in 1987 of So. Sh. 46,000 and an estimated annual expenditure of about So. Sh. 62, 990. The women and their children also receive food rations and gifts from neighbors, in accordance with the Islamic principle of Zakat, or alms to the poor. Future studies should identify the range of economic strategies adopted by female heads-of-households in urban and rural areas. Also, even in households where the husband is present, the economic situation is often precarious; because of the low wages and widespread poverty in Somalia, an increasing number of women who live with their husbands must work outside the home. For these women, who are often without extended family support, one major problem is the absence of adequate day care for their children.

B. Marriage and the Family

Nevertheless, marriage remains a key institution among all groups in Somalia as a means of regulating and sanctioning the cohabitation of couples and assuring the legitimacy of children. 5/ Among nomads marriage traditionally serves to increase both clan strength and the number of sons born to a man with several wives. Women were also important in the family's acquisition of bridewealth, and women who married outside the clan helped to solidify alliances among potentially conflicting groups. Most importantly, in the predominantly Muslim country, marriage is mandated by Islam, and is considered the highest good ordained by God. Every Somali male of at least 15 years of age, with adequate financial means, and of sound mind and body is expected to marry. Only the physically or mentally disabled are exempt. Unlike in other Muslim societies, however, there is not the social pressure forcing girls to marry at very early ages, or just after

puberty. The legal age of 18, at which men and women may freely marry is established by article 16 of the Family Law of 1975. Parental consent is required for women between the ages of 16-18, although under special circumstances, such as rape, a court can waive the age requirement.

Somali women marry at relatively late ages, with only slight differences among the various groups. On the average, women marry for the first time around the age of 20. Women in Mogadishu marry at about age 21, women in other urban areas marry at just over age 20, and nomadic women marry at just over age 20. Rural women report the youngest age of marriage at 18 years. Of single women, in the 15-19 age groups, 78 percent of the girls living in Mogadishu, in other urban areas, and in nomadic areas have never been married, while only 60 percent of the girls in rural areas are still single at these ages. 6/ Thus, in addition to older ages at first marriage, what is striking is the absence of significant differences among the various groups, illustrating the cultural homogeneity that exists between urban and rural dwellers in Somalia. The relatively late ages at marriage, particularly in urban areas, allows many women to pursue careers, or to obtain an education, and literate Somali women marry at an average of 21.4 years of age.

The complexity and importance of marriage in traditional nomadic society fosters a range of economic and contractual obligations between families of the bride and groom. The value of exchanged gifts in arranged marriages, which until recently were fairly common, are important indicators of the personal status of the bride and her family.

Bridewealth is presented by the groom to the bride's family, it can be given in installments, and takes different forms. The "yarad" is an important gift traditionally consisting of the nomadic house, its effects and camels, which Somalis highly value as a sign of wealth. The "meher" is another gift, given at the time of bethrothal or divorce, and it must be paid according to the terms of a marriage contract. 7/ In traditional society, a respectable "meher" could consist of up to 100 camels. Although the amount is now regulated by the government not to exceed So. Sh. 1,000, this ceiling is not expected in practice. (At mid-1989 exchange rate, So. Sh. 1,000 was equivalent to just about two U.S. dollars.) 8/ The economic significance of these transactions imparts a business-like quality to marriage, based on the view that women through marriage united important alliances, which were disrupted by divorce; thus, compensation was required. 9/ In recent years, marriage patterns have changed, with the decline of arranged marriages. Today the husband is likely to be responsible not only for building and furnishing the home, but also for presenting the wedding feasts. Marriage transactions are more individualistic, and do not necessarily solidify socio-political alliances.

C. Polygamy

Polygamy is practiced in Somalia, where it is religiously sanctioned by the Koran. Under Islamic law a man is permitted to marry up to four wives at one time, provided that he can financially support them, and "treat them equally". Few men avail themselves of

this opportunity, however, partly because of the financial burden. I.M. Lewis, an anthropologist, conducted a survey of 137 nomads and farmers in the north during the 1950s, and found that few men were likely to have four wives at one time. In his sample, 56 percent had one wife, 29 percent had two wives, 9 percent had three, and only 5 percent had four wives. 10/ Polygamy has declined somewhat since then, as indicated by a 1980 survey, which found only one in five men is polygamous. Obviously, older men are more likely to be in a polygamous marriage than are younger men. Less than 20 percent of men younger than 40 had more than one wife, compared to about 30 percent of men older than 40. Of those practicing polygamy, 17.5 percent lived in Mogadishu, and 24.1 percent lived in rural areas, where the labor of more than one wife is particularly desired. 11/ The following table gives the percentage of men in polygamous marriages by age.

Table 1

Percentage of Men by Age Group With More Than One Wife

Age Group	Percent
20-24	5.4
25-29	5.1
30-34	13.0
35-39	19.0
40-44	24.4
45-49	25.5
50-54	29.9
55-59	30.7
60+	28.5

Source: National Survey, op, cit.. p. 17.

Older Somali men commonly marry considerably younger women for either family or economic reasons. The desire for sons is particularly strong and men marry younger women whom they hope will bear many sons over the years. Women also gain status from the number of sons they bear. In addition, because an estimated fifty percent of all Somali children die before the age of five, parents strive for at least six or seven children in the hope that at least three will survive. 12/ Not surprisingly, therefore, Somalia has a high birth rate. The national average is 7.4 children. 13/ At the end of their childbearing years, 27 percent of the women have borne ten or more children and over half have had eight or more. Women in Mogadishu bear slightly fewer children than the national average, and women in other urban areas have a higher rate, with 7.8 children. Rural women have an average of 6.9 children, and nomadic women have the highest fertility, with an average of 7.9 children. Polygamy also provides alternative sex partners for the husband during the long period during which children are breast fed, a time when Somali couples usually abstain from sexual relations.

Also, a man with more than one wife commands more labor to work

on his behalf without paying market prices. Mohamed Hamud Sheek, a Somali anthropologist summarizes this: "In the southern agricultural communities, a man marries several wives with the aim, among others, of [availing himself] of their additional farm services. In the nomadic society the need for more womanpower who take care of the livestock, especially sheep and goats, which are usually under the woman's domain, encouraged polygany". 14/ Among agro-pastoralists, men with at least two wives are able to pursue diversified economic activities, as co-wives and their children pursue independent activities. One wife and her children may settle on the farm, where they grow crops, while the co-wife and her children pursue pastoral activities, herding sheep, goats and cattle. The husband and teenage sons divide their labor between pastoral and agricultural activities. Each wife is regarded as an independent entity, relations between co-wives are often bad, and junior wives are not the servants of the senior wife. 15/

Because the wives are considered independent entities, polygamy also contributes to the numbers of female-headed households, as women are responsible for supporting themselves and their children. Several women interviewed for this study described the insecurity which their mothers experienced as a result of polygamous marriage. One woman reported that her mother became a successful entrepreneur because of the realization that she, not her husband, would have the financial responsibility of raising her family of ten children. Another entrepreneur operates two successful businesses, one in partnership with her husband. One business, is solely hers, "security", in the event her husband of more than twenty years decides to take a second wife. Because little is known about the socio-economic impact of polygamy on Somali women and their children, future studies on the economic status of women should examine the economic survival strategies of women in these marriages, the growth of female-headed households as a result of polygamy, levels of poverty and the health and nutrition consequences for women and their children.

D. Female Circumcision and the Status of Women

Traditional socio-cultural practices are important indicators of women's status, and often determines their socio-economic position, their social roles, and their public decorum. Perhaps the most important socio-cultural indicator of the subordinate status and negative social attitudes towards the sexuality of Somali women is female circumcision. Close to one hundred percent of Somali women --both urban and rural-- are circumcised. The operation is performed on girls between the ages of 8-10. Somalis living outside of the country, in Kenya, Ethiopia and reportedly in London, also circumcise girls. The practice has serious medical, social and economic consequences, which adversely affects the economic productivity of women --a factor which is too often ignored.

Female circumcision (aka "infibulation") --a glaring example of a human rights abuse because of gender-- is deeply rooted in Somali culture, although the unknown origins of the practice are not indigeneous to Somalia. 16/ Most Somalis consider the practice an important rite of passage. Somalis practice the extreme form of radical pharaonic circumcision in which the clitoris, the labia minora and inner walls of the labia majora are excised, and the two sides of the vulva are stitched together, leaving only a small opening, which serves as an outlet for urine and menstrual blood. There is little variation in this form among the different regions of the country, although variations in methods of de-infibulation, or "opening" the vulva at marriage, have been noted in the north and in the south. 17/

Young girls are circumcised without anesthesia by untrained --mainly elderly-- women, who perform the operation in unhygienic surroundings, utilizing unsanitary and inappropriate instruments. 18/ Dirty razor blades are commonly used; afterwards the wound is sutured with thorns, and a stick is inserted to retain a small vaginal opening. An estimated 1,200 to 1,500, of the women who perform the operation, 98.6 percent, are also traditional birth attendants (TBAs), traditional healers or barbers.

Female circumcision reflects a strong preoccupation with the sexuality of girls and women, and is intended to severely constrain their public behavior and to diminish their sexuality. The public behavior of Somali women is determined by a code of ethics which emphasizes chastity before and after marriage, fidelity, purity, genital mutilation, marriage, polygamy, and the legitimacy of children. 19/ In addition, many Somalis believe that circumcision is ordained by the Koran, which it is not. Other justifications for the practice include feminine hygiene, ritual initiation, and peer pressure exerted upon young girls by their friends. 20/ The insistence of tradition-bound grandmothers that girls be properly prepared for marriage is an important factor in maintaining the practice. Mothers and grandmothers fear that uncircumcised daughters will not find husbands, or that a respectable bride-price will not be given if the girl is not a virgin.

Raquiah Haji Dualeh Abdalla, a prominent critic of female circumcision, establishes a link between mutilation and the economic aspect of traditional Somali marriage, which she describes as a business transaction, or a contract, rather than a love match. The economic investment inherent in the exchange of gifts is to be safeguarded by circumcision: "The infibulation scars are a seal attesting to the intangible but vital property of the social groups' patrimony, the honour of the family and patrilineage. This seal and a woman's sexual purity, must be transferred intact upon marriage into another lineage. Should either not be intact, the girl will be totally unacceptable to that lineage as the family involved would eschew ties with a

lineage without honor. Preservation of purity and honor is thus essential if her patrilineage is to maintain its social status, broaden its kinship ties and enhance its patrimony. This is the economic rationale for the custom". 21/

Abdalla concludes that in Somalia, women are physically mutilated in order to serve certain economic and political interests of men who are concerned with family honor. Underlying the arrangement is the belief that women are naturally promiscuous --a preoccupation supported by Islam-- and that their sexuality must be constrained by drastic means. These beliefs also reflect the concern of men in maintaining property and inheritance rights over women. Finally, as summarized by Mohamed Hamud Sheekh: "Among the Somali agricultural and nomadic communities, a bride was supposed to be a virgin on the wedding night. Premarital virginity was of fundamental value and promiscuity and infidelity were frowned upon. Thus, premarital virginity and chastity were safeguarded and guaranteed by circumcision". 22/

Serious chronic health hazards result from genital mutilation. Circumcised girls and women suffer from recurring illnesses which diminishes their economic productivity over a lifetime, and negatively affects the quality of their lives. The health ailments of newly-infibulated girls include shock and hemorrhaging --the major complications cited by 50 percent of the respondents interviewed in a survey conducted by the Female Circumcision Research Project, directed by Dr. Mahdi Ali Dirie, a Somali physician. (*) Dr. Dirie reports that thirty-five percent of the women in the survey reportedly suffered from infections immediately following the operation, and a large number later developed demoid cysts at the site of the excised clitoris.

Recurring lifetime infections and problems of urinary retention are also common, as are other complications resulting from tight infibulation and vulval disfigurement. These health problems have a negative impact on the reproductive, productive and psycho-sexual health of Somali women. In addition, during the third trimester of pregnancy, many women reportedly reduce their caloric intake in order to reduce the birth weight of their babies, thereby lessening the trauma of vaginal childbirth.

Dr. Dirie describes the resulting psychiatric, psycho-somatic, sexual and social morbidity, which are common and which are among the most severe consequences of female circumcision: "Female circumcision definitely contributes to the pathogenesis of psychiatric diseases through painful physical suffering. Female circumcision together with other forms of sexual taboos and restrictions also lays the basis for the manifestation of many

(*) The Female Circumcision Project is a collaborative research undertaking between the Somali Academy of Sciences and Arts (SOMAC), the Faculty of Medicine at the Somali National University, and the Swedish Agency for Research Cooperation With Developing Countries (SAREC).

psychiatric diseases." Female circumcision also causes marital insecurity and is behind the fears which many women express about polygamy. The practice also contributes to the instability of Somali marriages and the high incidences of divorce and remarriage, which are among the highest in Africa. In accordance with the principles of Islam, Somali men divorce and remarry with relative ease. By the age of the late forties, 60 percent of the ever-married, settled men and half of the married settled women have been married more than once, and among nomads the rate is only slightly lower. 23/

Dr. Dirie establishes the relationship among circumcision, the horrible insensitivity of many Somali men and polygamy: "Early in the marriage and until his wife develops an adequate vulval opening, either through giving birth or through other means, the man associates sexual relations between himself and his wife with the crying and protests of his wife, provoked by forceful penetration. In the normal human process of learning and conditioning, this comes to dominate the sexual thinking of the man. When his wife no longer feels pain, the man loses the satisfaction of this conditioned reflex and this takes him further along the road to marrying more wives to subdue."

Thus, circumcision and polygamy are key indicators of both the negative social attitudes towards women's sexuality and their socially condoned mistreatment. Both are inextricably linked as major determinants of Somali women's lives. After the husband marries another woman, his former wife often experiences not only psychological and emotional stress, but also financial hardship, which further penalizes women and their children. Although female circumcision is an extreme indicator of negative attitudes towards women and their low socio-economic status, it has, in contrast to other indicators of status and well-being, attracted little attention, although it is as important as the more conventional indicators of status, such as illiteracy rates, health, nutrition and mortality.

Clearly, societies which practice female circumcision denigrate the personal integrity of women, demeans their existence, and views them as little more than children whose sexuality must be controlled by brutal means. A first step toward improving the status of Somali women would entail recognition that female circumcision not only has negative consequences for women, but has ramifications on the national level by limiting the productivity of women, whose health and well being are important resources. 24/

The diminished status of Somali women is reflected in other socially-condoned ways as well. In traditional society, for example, the lives of women are assessed at a lower value than that of men. The family of a murdered woman is entitled to a compensation of fifty camels from her murderer, while one hundred camels are considered adequate compensation to the family of a murdered man. Dr. Dirie reports that Somali girls are taught never to complain of hunger; rather, when hunger strikes they are encouraged to tie a rope around their waists in order to get relief.

Girls are never to be seen eating in public, or speaking loudly. Menstrual blood is believed to be poisonous to men. Women eat only after men have finished their meals. Failure to produce a child is the fault of the wife even if the husband has failed to impregnate a previous wife. 25/

In sum, radical circumcision is a negative element adversely affecting development. It impairs the physical and mental health of women, and often causes infant mortality during childbirth. It also contributes to: (i) The decreased productivity of women --a luxury Somalia can ill afford, given the extent of women's involvement in agriculture; and (ii) The ease with which Somali men marry and discard wives, and the resulting family instability and divorce which negatively affects not only women, but their children.

CHAPTER II. WOMEN IN AGRICULTURE

A. Access to Land

Access to land, either through ownership or guaranteed use, is one of the most important economic resources available to individuals or groups. Land tenure systems have far-reaching implications for the status of women, their socio-economic security, and their access to adequate and nutritious food for themselves and their children. Access to land, or its absence, plays an important role in influencing the response of women to new technologies. It is also an important consideration in women's participation in agricultural-based income-generating projects. Land is an important collateral facilitating access to bank loans and credit. Without this access women farmers are deprived of an important incentive for maximizing their productive potential.

It is difficult to obtain accurate information about local land tenure systems, because it is illegal for Somalis to discuss traditional clan organization and affiliation upon which the system rests. The ruling Marehan clan prefers to hide the extent to which they have alienated land in comparision to other groups. In addition, land tenure patterns vary among the regions of Somalia. Access to land in Somalia is complicated by a haphazard land tenure system, which has not been legally classified; there are no comprehensive land use planning programs, or cadastral surveys. 26/ The legal basis of land tenure is Law No. 73, of October 1975, as presented in the Interpretation of Law No. 73: Agricultural Farms, of October 16, 1976. Theoretically, all land is owned by the state and the Ministry of Agriculture is responsible for administering land use. Individuals or families are entitled to register one piece of land through 50 year renewable leases. The lease-holder must develop the land within two years and pay taxes, or the land is subject to confiscation and return to the state. Leaseholders are not supposed to sell, rent or subdivide the land.

However, it is estimated that less than 10 percent of the land under cultivation is legally registered. Also, many powerful Somalis openly violate the law governing land use by obtaining as much land as possible--particularly in Mogadishu, where many own luxury villas which they rent to expatriates. In practice, many individuals own more than one parcel of land, and several are female relatives of high government officials. These women circumvent official restrictions, and obscure the fact that low-paid civil servants are able to buy expensive land.

Unlike in many sub-Saharan African countries, Somali women are legally entitled to own land, although throughout Somalia women report that discrimination is prevalent in land allocations, and that the quality of land allotted to them is lower than that allotted to men. The 1975 Land Law permits lease rights granted to individuals to be bequeathed to kin, and many women have acquired land through inheritance, as well as through purchase. The size of a widow's inheritance, for example, is not limited by law, but depends on, among other factors, the number of surviving wives and

children. A woman's inheritance also depends upon her tenure in the marriage. Since 1975, and promulgation of the Family Law, daughters are legally able to inherit land equally with sons. In the past, the amount of land daughters could inherit depended on whether Kor'anic or customary laws were followed.

The Family Law of 1975 includes the following relevant provisions pertaining to women and property inheritance. Chapter II, article 20, establishes the equal inheritance rights of kin regardless of gender. Article 159 recognizes the rights of wives, female children, grandchildren, grandmothers and full sisters to inherit property. Article 160 establishes that a "widow...is entitled to half of the estate in case there are no children or grandchildren", or if there are children, or grandchildren, she is entitled to one fourth of the estate. In the event that a man leaves more than one widow, between one half or one fourth of his property is divided between or among the surviving women. A female child is also entitled to inherit the estate if she is an only child or only survivor. If there are sons and daughters the inheritance is to be divided equally regardless of gender. If there are no living children, then grandchildren "whether male or female" divide the inheritance. Article 163, "The Mother and Grandmother" establishes that if the mother is the only surviving relative, she inherits the whole estate. If there are siblings, "whether male or female", the mother is entitled to one sixth of the estate with the remainder divided among close kin. Sisters are also entitled to share in the estate.

Illustrative of the regional differences in Somalia pertaining to patterns of female ownership of land, is the Bay region where most land is reportedly controlled by men, although some women, especially widows own farms. 27/ Women have been legally permitted to inherit land in this region for at least two generations, especially if there are no male heirs. Within the region, many women work on their husband's farms. Other women own a few fields, ("Aud"), which are less than one hectare in size. The women are free to dispose of the harvest yielded on these plots as they wish.

The extent of female ownership of land in Bay was reported in a recent study undertaken by the Bay Region Agricultural Development Project (BRADP). 28/ Of the 215 women surveyed, thirty-eight percent --including 82 heads-of-household-- reported owning land. Eighty-seven percent owned one or more farms, while only eight percent of the women who were not heads of household owned a farm. The women acquired their land either through paternal bequests or from a husband, or, on rare occasions, from their mothers. The survey reported that few women in the area purchase land directly.

Another recent study delineated the system of land tenure and water allocation in the Shalambood region. 29/ The study was based

on a random sample of 56 farmers of whom 12 were women. Although the sample is not large, the data provides insight into the land security problems of small-scale women farmers in the Shalambood region, and the extent to which "land endowments are more restricted for women". 30/ The household characteristics of the sample varied for male and female-headed families. For example, male-headed households reported an average of 9.0 persons, while female-headed houses consisted of 6.5 persons. Male-headed households have more land (2.61 ha.) than do female-headed households (0.87 ha.). More men than women own or have access to multiple parcels of land, and 25% of the male respondents reported owning or using two parcels. 7.1 percent of the men had three or more parcels at their disposal. In contrast, female-headed households reported owning or having access to an average of 1.2 parcels, while male-headed households averaged 1.5 parcels.

Only one woman --in contrast to seventeen men-- owned more than one parcel. The large numbers of men who own or have access to more than one parcel is, in some instances, the result of polygamous marriage and the practice of allocating a second plot to a man with two wives, which discriminates against women. 31/ More women than men acquired land through inheritance, and many were settled on unused land, or were on land previously owned by Italians. More men than women were given land through a government program to compensate redundant civil servants. Few farmers of either sex held legal title to the land they were cultivating, and only one woman claimed land registered through a cooperative. Women were constrained by the cost, the complexity of registering land, and by the lack of information pertaining to registration procedures. They also cited discomfort in dealing with a male bureaucracy.

Finally, with reference to credit and ownership of land, the study did not establish a correlation between ownership and access to credit. None of the respondents cited the absence of registered land as a barrier to obtaining credit, although many believed that the small size of their parcels and the complexity of the credit process were obstacles. The farmers, including women, reported that bank credit is beyond their reach, mainly because their parcels are too small to qualify as collateral, or they lack information on the credit process. The Somali Women's Democratic Organization (SWDO) recently initiated a proposal to improve, among other things, the credit standing of women farmers through the establishment of women's cooperatives. (The credit problems of women entrepreneurs are discussed in Chapter IV.)

The legal right of women to own land is important in light of male emigration, which leaves women increasingly responsible for farming and farm management. In the absence of men, the role of women farmers must be recognized, and their security guaranteed through joint husband and wife registration when the land tenure system is legally codified. In the absence of joint registration, married women run the risk of falling victim to

the assumption that the absent husband is the sole owner of the land, thereby limiting women's control over land and increasing their economic dependence. Codification of the land tenure system, and plot registrations should especially target poor rural women, who constitute the "poorest of the poor". Future study of the land tenure system in Somalia should assess the condition of landless women, and explore ways to maximize the access of poor women to land in urban and rural areas.

B. Women in Pastoral Society

The status of women in traditional society is determined by pastoralism which permeates all aspects of life in Somalia. This section is very short because the role of women in pastoral society, and Somali nomadic society in particular, has been described at length elsewhere. (Cf. Lewis: 82; Abdalla: 82). Unlike in other nomadic societies, where nomads are peripheral, nomadism is central to the self-identification of Somalis. Nomadic women have a central--if subordinate--place in the patrilineal nomadic family. The nomadic lifestyle is determined by men who follow the seasons. Men determine when and where to move. Women are responsible for maintaining the home, building and later dismantling the traditional dwelling, and as described by one analyst: "Somalia is a predominantly patrilineal society where the life-style is primarily suited to men's conveniences, and the traditional role of women buttresses and supports this orientation. Women are depended upon to perform a biased division of labor, which for the pastoral family includes moving the family encampment, fetching water, collecting firewood, cooking family food and milking the sheep, goats and cows entrusted to their care. Meanwhile the men sit under the shade of a tree discussing where to graze, where to settle and when to move." 32/ Women are also responsible for processing and selling dairy products, such as milk, cream and ghee, which are essential to the nomadic diet.

Raqiah Abdullah describes the position of women in traditional society: "The traditional division of labour is heavily biased against them. The father is head of the family, and the ultimate arbitrator and controller of family property. The woman has no legal identity in the strict sense of the word. Her property and assets are handled by the male head of the family, whether father, brother or husband. Women are considered to be intellectually inferior to men." 33/

C. Women In Agricultural Production

Agriculture is the second most important economic sector in Somalia after pastoralism. Sorghum is the major subsistence crop, followed by beans, maize, and groundnuts. Subsistence farming, is labor-intensive with land preparation done solely with a hoe. 34/ Bananas, the principal export crop, are grown principally by the jointly-owned Italian and Somali Somalfruit.

As elsewhere in Africa, Somali women constitute the bulk of subsistence farmers. 86.1 percent of the women, and 64.1 percent of the men are farmers. 35/ Conversely, forty-five percent of the rural population are women, and 83 percent are men. 36/ These percentages are consistent with prevailing patterns of women's agricultural activity in Africa, a continent where women contribute an estimated 60-80% or more of agricultural labor. Somali women perform a variety of tasks, as table 2 illustrates.

Table 2

Division of Labour by Sex in Agricultural Tasks

Task	Male Head of Household N=85	Women in Household N=84	Female Head of Household N=10
Land Clearance	53 (62.3)	49 (57.7)	7 (70.0)
Land Preparation	47 (55.2)	48 (56.4)	7 (70.0)
Planting	63 (74.1)	66 (77.6)	9 (90.0)
Fertilizing	9 (10.5)	10 (11.7)	1 (10.0)
Weeding	59 (69.4)	60 (70.5)	8 (80.8)
Irrigation	32 (37.6)	11 (12.9)	5 (50.0)
Bird Scaring	33 (38.8)	30 (35.2)	4 (40.0)
Harvesting	58 (68.2)	67 (78.8)	8 (80.0)
Transport	20 (23.5)	36 (37.8)	5 (50.0)
Threshing	9 (10.5)	64 (75.0)	8 (80.0)
Digging Pits/ Storing	56 (65.8)	34 (40.0)	7 (70.0)
Marketing large quantities	42 (49.4)	26 (23.5)	6 (60.0)
Marketing small quantities	13 (15.2)	50 (58.8)	5 (50.0)

The number in ( ) is a percentage.

Source: WED/FAO, Rural Household Survey, 1983, quoted in Women and Children in Somalia, UNICEF, p. 81.

Men play a greater role in strenuous jobs such as digging pits, and in crop irrigation, because cultural norms discourage women from engaging in an activity that would result in wet, clinging, and therefore sensuous, clothing. But women are increasingly performing these and other roles in the absence of men.

As is the case throughout Africa, women are also the traditional carriers of water throughout rural Somalia, which they carry in an "Ashun" or "Haan" on their back. (In the urban areas, water is sold door-to-door exclusively by men who dominate the commercial door-to-door sale of water, which they transport in huge barrels attached to donkey carts, while women in the rural areas carry water on their backs.) The amount of time involved in finding and transporting water, for both domestic use and for livestock, varies during the wet and dry seasons. On the average, women spend from one and a half to eight hours a day locating and transporting water during the dry season. During the wet season, women spend two to four hours per day obtaining water which they transport in containers holding from twelve to twenty liters of water. 37/ In addition, women watch livestock, collect fodder for the animals, and collect fibers and grasses to make and repair household items, and gifts for a daughter's dowry. They also perform their regular household chores, including shopping, cooking, washing clothes, and caring for children.

Although women farmers are certainly visible as they go about their many daily tasks, male farmers do not view their female counterparts as "farmers" per se, and female farmers are often overlooked by the donor community which follows the lead and suggestions of the male-dominated agricultural bureaucracy. Typical of the problems facing women is the tendency not to include women farmers in donor-funded projects.

D. The Special Problems of Women Farmers

Inspite of their heavy involvement in agriculture, the contribution of women is often ignored, or downplayed, and few women are in the agricultural bureaucracy. 38/ For example, as of mid-1988, only four of the country's more than one hundred extension agents were women. Two of the agents had been with the National Extension Service for four years; the third and fourth women had recently joined the Service and had not yet been assigned regions.

Interviews with three of the female extension agents elicited information about the special problems and programmatic needs of women farmers, and about the agents' experiences with both male and female farmers. The women claimed not to have had any negative experiences in carrying out their duties. They reported that the success of individual agents --both male and female-- depended as much on personal attributes, such as personality

and leadership, as on technical knowledge of farming. They also said that cultural factors had not constrained them, although men farmers rarely heed the advice of women, particularly if they are young, as the agents are. Women farmers reportedly remain quiet in the presence of men at meetings sponsored by the extension service. One of the main activities of the extension service is the Training and Visit Program ("T&V"). The program work with up to 500 farmers, who are organized into small groups headed by "contact farmers", who provide leadership. None of the contact farmers in the groups observed were women.

In response to a question to about the number of women farmers in his group of seven, a contact farmer answered "none". He was then asked to identify the activities performed by women in his village, to which he replied: "hoeing, weeding, harvesting, etc.", all the while insisting that the women were not farmers because they also perform household chores. When pressed to give the percentage of women farmers in Somalia, the agricultural extension representative replied that less than 1 percent of the farmers in Somalia are women --whom he identified as single heads of households --either divorced or widowed. The policy and project implications of these problems of perception are enormous.

Among the issues that are important to women farmers, but which might not come to the attention of men, is inadequate nutrition for the women and their children--a problem for women throughout Africa. The women extension agents were aware of the problem, which they introduced during the interview, and which they classified as urgent. They strongly recommend that donor-funded agricultural projects contain a component on nutrition to educate women farmers about the need for balanced, diets and that nutrition programs be incorporated into extension service activities through a nutrition outreach project. Poor nutrition within Somalia is an acknowledged problem, and is not limited to women, although women suffer disproportionately from the lack of adequate and nutritious food. Approximately 35 percent of the rural population and 10 percent of the urban population are estimated to fall below a calorie-based poverty line of 2,200 calories per day. 39/ With the spread of the current civil war, these figures are probably higher for all segments of the population.

A large proportion of the malnourished are rural and urban women and children. The problem is less acute among pastoralists, who have a high protein diet of milk and cereals and who also have a cash income from the sale of livestock in international and internal markets. Nomads, as a group are, therefore, relatively, invulnerable to high incidences of malnutrition, and as noted, nomadic women are heavily involved in processing and selling milk products. Settled farmers, in contrast, are more vulnerable due to drought and their limited access to livestock and dairy products.

A 1985 World Bank report which documented the high incidences of malnutrition among the different sectors, noted the vulnerability of small farmers, who are unlikely to own large stocks of animals as insurance to make up for those that die during drought. The children of farmers are vulnerable because of the limited availability of milk, and women are especially at risk, due to the practice of Somali men eating first followed by children and then women. 40/ Table 3 illustrates the ratio of men and women suffering from nutritional diseases.

Table 3

Incidences of Nutritional Diseases in Somalia

Disease	Males (Percent)	Females (Percent)	Overall
Anemia	32.7	48.3	40.7
Goitre	0.6	2.1	1.4
Riboflavin Deficiency	1.4	1.1	1.2
Marasmus	1.1	0.5	0.8
Rickets	0.2	0.1	0.1

Source: National Morbidity Survey in Somalia, 1980-1982, WHO, 1984, p. 37, quoted in UNICEF, p. 70

The daily caloric intake of men and women in pastoral and agricultural societies is illustrated in table 4. Women substantially eat less in both sectors.

Table 4

Daily Calorie Intake Based on Standard 7-Day Diet in the Dry Season

	Pastoralist	Agriculturalist
Adult		
Male	2,000	2,500
Female	1,400	1,800
Child		
Male	1,300	1,500
Female	1,000	1,300

Source: Boroma District PHC Programme Dietary Survey in the Debraweyn Area, 1983, p. 2, quoted in UNICEF, p. 72.

The women extension agents also called for a more equitable distribution of training and vocational opportunities for both women farmers and themselves. In particular, women extension agents should have the same opportunity for overseas and advanced training as do male agents. The women believe that the selection of agents chosen to go overseas, or to Nairobi for advanced training, is political, because the selection process, and the agricultural bureaucracy are dominated by men. Also, if the belief is prevalent that women are not "farmers", the role of women farmers is downplayed, and fewer resources are allocated to train female agents. Finally, more women extension agents should be recruited to adequately reflect the percentage of women farmers in Somalia. Within the extension training program there are currently no women in the instructor's course, or in the management training program.

Thus, not only are the productive capacities of women ignored or devalued, but agricultural projects are not designed in consultation with women, and the male-dominated bureaucracy remains ignorant of women's needs. As a result, projects are too often "gender blind", and, in reality, male-oriented, based on the erroneous assumption that what is good for male farmers is also good for women farmers. But women, as the female extension agents recognize, have important interests that are different from those of male farmers. Also, given the extent of international male migration, women farmers will play an increasingly important role in agriculture. To recognize the contribution of women, thus, is not only equitable, but it is compatible with maximizing productivity.

E. The Special Problems of Female-headed Farm Households

The problems of female-headed farm households are also serious. The exact numbers of these households are unknown. However, if the trend is akin to that which has been documented in other parts of Africa--and the belief is widespread in Somalia that it is, because of international male emigration, divorce and successive and multiple marriages--important structural changes in farming and other productive activities are occurring. Some aspects of this phenomenon, such as the breakdown of the extended family, and economic and labor strategies utilized by women heads of households, merits further study.

Limited access to adequate labor is a serious problem confronting female-headed farm households. A recent report identified the following constraints. Women are: (1) less likely to maintain farms over a long period because they lack the necessary family-based labor force; (2) more likely to have their plots ploughed later in the season because they cannot pay for hired labor or equipment; (3) more likely to have plots of marginal quality; (4) less likely to have access to credit because of labor constraints, limited contacts and insuffucient collateral; (5) less likely to build up surplus resources necessary for establishing credit, or for investing; and (6) have limited access to the power structure which might help

them overcome certain labor problems. 41/ Thus, female heads-of farm households experience difficulty performing the most fundamental tasks, such as, for example, weeding which is an arduous task requiring extensive labor. Irrigation presents another problem, as does clearing canals by hand, and night watching to insure that animals do not destroy budding crops. As a result, women are more likely to quit farming and, with their children, drift to the cities. Female-headed agricultural households, thus, have limited productive capacity, and tend to be poorer than male-headed households.

The type of project that would benefit farm women heads of household was recently proposed by the Somali Women's Democratic Organization (SWDO), to form rotating women's work groups. The project would involve up to 500 low-income rural women and their families in the Baidoa/Bay Region, and could be replicated throughout the country. The highlights of the program include: (1) training the women in agricultural production methods, processing, management and marketing skills; (2) organizing work groups, which would be formed on the basis of either family, village ties, or other bonds; the groups would be responsibile for various stages of production; and (3) the women would choose a leader to liase with project staff. Priority would be given to landless women and to heads-of-households with large families, who are the neediest of the needy.

The project would also seek to balance women's household tasks with project initiatives, by recognizing that with their family obligations, women have little leisure time, and that "free" time would likely be filled with household or other chores. In order to reduce the heavy work load of participants, the women would organize into rotating labor groups of five to ten women, which would allow each member the flexibility to schedule project activities and her household chores. Special attention would be given to increasing the amount of hectares under cultivation, and the project would emphasize "strength in numbers" to help women obtain credit and agricultural inputs. 42/

Chapter III. WOMEN IN EDUCATION

Because Somalia is Muslim, missionary education throughout the period of Italian and British Trusteeship was minimal. As late as 1951, a visiting United Nations Mission to the trust territories in East Africa noted: "Education in the Territory is in the very early states of development. Schools are few, and facilities outside Mogadiscio are of a low standard. The great majority of children have as yet no access to schools, and the rate of illiteracy is very high." 43/

Under customary and Koranic law, the rights of women were clearly defined. Women were assured the protection of their father, husband, or, in the event of the latter's death, his closest male relative. The Mission also noted that considering the important role which women played in the Territory's economic life, it was inevitable that their social position would undergo a gradual change with the development of the economy and the spread of education. At the time, however, few efforts were made to educate girls and women, and in the rural areas women did not participate in public life at all. In the urban areas a few young girls were enrolled in schools and older women were beginning to attend literacy classes. The Mogadishu-based Somali Women's Association offered classes in sewing, hygiene and other subjects.

The status of women in government employment was equally dismal. By the end of 1950, 103 Somali women were employed by the administration, mostly in the medical and health services. Noting that women were traditionally employed in agricultural and a few were in industrial enterprises, the Mission recommended that the Administering Authority draft a labor code for the Territory, which would insure that female wage earners be protected before and after childbirth; that minimum wages apply; that women workers receive any family allowances which might be made; that their work be lightened; and that vocational training facilities be opened to women on an equal basis with men.

A. The Socio-cultural Context of Women's Education

In 1970, before the initiation of the 1973-75 national literacy campaign, 52.8 percent of settled Somali women were estimated to be illiterate. By 1980-81, 22 percent were estimated to be illiterate. 44/ Only eight percent of the nomads were believed to be literate and the literacy rate for nomadic women during this period is not known. Education in Somalia, as elsewhere in Africa, has a strong regional bias in favor of Banadir, which encompasses Mogadishu, the capital city. Girls from rural areas and from poorer families have limited opportunities to attend school for a number of reasons. A primary constraint is the need for their labor for agricultural or pastoral work. And support facilities--such as boarding schools and other amenities--are limited or non-existent in rural areas, further constraining educational opportunities for girls and women. 45/

Traditional constraints are especially evident among low-income rural and nomadic families, and nomadic females are believed to have the lowest literacy rate in the country. Constraints are less apparent for girls and women from the upper-income groups particularly if their mothers are educated or otherwise accomplished. Thus, although female access to formal and informal education has improved for girls and women since independence, there are serious male-female discrepencies, although this appears to be less than in many other African countries. Also, socio-economic aspects of education present more of a barrier than cultural factors. Girls and women from higher-income groups receive education, and gender is not a constraint.

Among the lower-income groups--particularly among the nomads and in rural areas--traditional constraints are especially evident. Girls and women are at a disadvantage because they are in competition with males for scarce educational resources, such as school fees. The belief is pervasive among many in Somalia that scarce resources spent to educate a male is a good investment that will benefit his paternal family, while money spent to educate a woman will benefit her future husband's family. Unlike in other Muslim countries, however, Somali women are less constrained. They are not discouraged from seeking an education if they are so inclined, and if the opportunity is there. Also, in comparison to other African countries, the discrepancy rate between Somali women and men attaining an education is rapidly narrowing.

B. Primary Education

As of 1987, government schools in Somalia consisted of primary, secondary, vocational, technical and university education. Since the early fifties, the percentage of females attending school steadily increased. Between 1950-1980, the total annual growth rate for primary education was 13.8 percent, of which girls accounted for 18.5 percent, and boys 12.5 percent. The relatively high growth rate for girls reflects their

past exclusion from the education system. In 1965, girls accounted for 21 percent of the primary students, and they were 22 percent in 1969. 46/ By 1981-82, of an enrollment of 152,429 students, girls accounted for 34.1 percent of primary students and 38.7% of those in intermediate school. 47/ Women accounted for 33.3 percent of the elementary and 26.7 percent of the intermediate schools teachers. 48/ The proportion of women teachers declines, however, as the grade level increases.

Female primary and intermediate school enrollments are illustrated below.

Table 5

Female Enrollment by Grade
1980-81

Grade Level	Total Enrollment	% Female
One	47,507	32.5
Two	37,922	32.5
Three	33,118	35.5
Four	33,882	36.7
Total 104	152,429	34.1
Five	26,314	37.0
Six	15,438	42.7
Seven	19,649	34.0
Eight	26,086	41.6
Total 5-8	87,487	38.7

Source: EHR, pp. 6-53

Reflecting regional trends, the involvement of females is highest in the capital Banaadir region, where they account for 48.5% of the students and 56.9% of the teachers. The lowest percentage of female students, 20.8%, are in Galbeed, in the predominantly nomadic north, thus reflecting the difficulties of bringing education to this segment of the population.

Data on the age distribution of boys and girls at the primary level indicates that a large proportion of the students are ten years and older, with females averaging slightly younger ages for each grade level than males. At the higher grades girls are slightly older. For example, in grade eight, 41.7% of the female students are between thirteen and fourteen years of age, while 40.1% of all students are in this age group.

C. Secondary Education

The next level, general secondary education--offers a four-year program, grades 9 through 12, covering science, math, humanities, and languages. At the end of four years, students sit for the General Secondary School Leaving Examination. Those who pass are required to spend the following year in National Service before receiving their certificates, after which they can take university entrance exams. Between 1967-1969, girls accounted for 20 percent of the secondary school students. 49/

In 1975, over fifty percent of all secondary school enrollment in Somalia was in the area of Mogadishu-- where females accounted for 41% of the student enrollment. 50/ In 1981-82, secondary education enrollments totaled 44,860 of which 32% were female. In 1984, females students were enrolled by grade as follows: of a total enrollment of 17,162 students in grade nine, 5,633 were females; of 17,014 students in grade ten, 5,600 were female; in grade eleven, of 5,738 students, 1,602 were female; and in grade twelve, out of 3,969 students, 906 were female. The decreasing female enrollment in the higher grades is consistent with the pattern in many developing countries.

D. Vocational and Technical Education

Vocational schools offer a single course of study in either nursing, health, nutrition, livestock, forestry, and range management, general technical trade, business, or courses in Posts and Telecommunications. Three- or four-year technical schools offer general technical subects, and courses in agriculture, fisheries or sports. Three of the four technical schools are located in Mogadishu.

The following Table 6 illustrates female enrollment rates in vocational and technical schools.

Table 6

Female Enrollment in Vocational and Technical Education

Vocational Schools	Total Students	No. of Women	Percentage of Women
1980-81	1,911	815	43
1981-82	1,933	1,010	52
Technical Schools			
1980-81	5,730	717	12
1981-82	7,556	940	12

Source: EHR, op. cit., pp. 8-46.

Of the students taking the qualifying exams for vocational and technical schools in 1979-80, 79% of the females and 86% of the male students passed; in 1980-81, 96% of the females and 97% of the males passed. 51/ In 1980-81, women accounted for 43 percent of the vocational school students; in 1981-82, they were 52 percent. Female enrollment in technical school remained constant between 1980-81 and 1981-82, at 12.5% and 12.4% respectively.

Male-female enrollments by area of study are illustrated in table 7.

Table 7

Enrollment By Area of Study, 1981-82

Area of Study	Male	Female	Total
Technical School			
General Technical	3,294	162	3,456
Fisheries	848	23	871
Agriculture	2,009	173	2,182
Accounting	366	563	929
Sports	79	19	98
Subtotal	6,596	940	7,536
Vocational School			
General Technical	15	0	15
Agricultural/ Livestock/ Range Mgt/Forestry	296	66	362
Nursing/Health/Nutrition	436	760	1,196
Post/Telecommunications	82	25	107
Business	94	159	253
Subtotal	923	1,010	1,933
Total	7,519	1,950	9,469

Source: Education and Human Resources Assessment, pp. 8-11.

In common with female students elsewhere, Somali women in higher education tend to enroll in courses which reinforce traditional nurturing, reproductive, and supportive roles. Women comprise 75% of the vocational school students in nursing/health and nutrition courses, 16% in business, and only 7% in agriculture--which has direct consequences for the small numbers of female extension agents, and women in the agricultural bureaucracy, who are recruited from this course of study. In July 1983, of seventy students admitted to study agriculture, only three were women. Also, the low numbers of women in agriculture is disproportionate to their involvement, nationwide, in farming. In the technical schools in 1981-82, 60% of the female students were in secretarial or accounting courses, 18% were in agriculture, and 17% were in general education. Few women were enrolled in trade or industrial courses. Female teachers are also concentrated in female-oriented courses, such as nursing, health and nutrition.

E. Higher Education

The next level of education, the National University of Somalia, was established in 1954, as the Institute of Economics, and became the National University in 1968. The University offers four-year courses in agriculture, economics, geology, industrial chemistry, languages, medicine and veterinary studies. Two-year courses are offered in education, journalism and political science. The language of instruction is Italian, as the university is financed largely by Italian aid, and because most of the faculty are visiting professors from Italy. This reinforces the class aspect of education, as poor children are not taught Italian, consistent with government school emphasis on Somalization. The university does, however, offer a six months Italian language course.

Women taking the university entrance exams have tended to fall within the middle range of test scores, and the highest representation of women students are in the Faculties of Education, Law and Medicine. A recent report noted that female access to the University is a problem. 52/ In 1983, female students represented approximately 30% of the twelfth grade class from which incoming students were drawn, but only 18.1 % of university admissions, and less than 10% of the graduates. The following table gives a breakdown of graduates by gender and school of enrollment since 1971.

Table 8

Graduates of the National University of Somalia, as of January 1984

Faculty	Male	Female	Total
Law	228	42	270
Economics	211	55	266
Education	3,105	320	3,425
Industrial Chemistry	155	15	170
Agriculture	201	30	321
Medicine	298	42	340
Veterinary	258	22	390
Engineering	165	5	170
Geology	68	6	74
Journalism	32	7	39
Political Science	381	13	394
Total	5,102	557	5,769

Source: EHP Report, p. 10-5

The pattern of low female enrollment in agriculture is also apparent at the university level. The Schools of Engineering and Geology also reflect a low number of women graduates.

With reference to university attrition rates, the retention of women students can be inferred from the fact that few students of either gender graduate on schedule. The lowest on-schedule graduation rates are in the female-dominated Faculty of Education, followed by Engineering, Agriculture and Economics. The highest on- schedule graduation rates are in the Faculties of Journalism, Political Science, Medicine, Veterinary Science and Law. Through the end of 1982, of 5,769 students graduating from the university, only 557 or 9.7 percent were women. Finally, there are few women university faculty members, reflecting the decrease as the grades progress. As of 1984, there were no female Senior Lecturers, and only 10.1% of the full time faculty, 4.2% of the part-time staff, 9.8% of the assistant lecturers, and 6.3% of the lecturers were women.

F. Non-Formal Education

Since 1969, the government has emphasized the importance of adult education. The urban literacy campaign of 1973-74, and the rural development campaign of 1974-75, are credited with reducing illiteracy among all groups. In 1977, a Ministry of Education survey reported that about 50% of those who became literate during 1974-75, had retained their literacy. However, it is not known to what extent this literacy was retained as of 1988. In addition to the literacy campaigns, the Ministry of Education has an active Non-formal Education Department, which includes the Women's Education Service, which began in 1974. Programs are offered country-wide through a network of Family Life Centers, which concentrate on stimulating rural development through women's participation. The centers also transmit information and new technologies to women, and provide rural women and their families with skills development in food and nutrition, health, child development, home and resource management, textiles, handicrafts, literacy/numeracy and community development. 53/

A four-year program is offered to adult women through the Family Life Centers. During the first two years courses are offered in home economics, nutrition, cooking, child care, home management, numeracy/literacy, handicrafts and sewing. The program is well received by women, although there are structural features-- such as inflexible hours, and limited financial support-- which limit full participation by many, and few of these courses help the women obtain wage employment. During 1980-81, 3,534 women participated in the program; during 1981-82, there were an estimated 4,000

participating women. In addition, 7,855 women were among the 16,675 rural adults and nomads attending other adult education courses.

Post-program evaluation data suggests that more than half of the women in the program participate for only one or two years, and then leave before completing four years. Many women considered the courses too long, too theoretical and incompatible with other demands on their time. The women also rightly perceived that the courses would not help them find future employment. The participants also needed income subsidies, because their incomes were not sufficient to subsidize training. In order to maintain sufficient incomes, many had to continue working on their farms and, thus, had limited time to attend courses. Others were unable to attend, because of insufficient child care facilities. Still others could not attend because facilities were not neighborhood-based and traditional beliefs prevented many women from leaving home. The fate of this project indicates the kinds of basic, relatively low-cost supports that must be built into projects intended to increase the economic productivity of women. Namely, child-care, subsidies, flexible hours and relevance for future employment. 54/

Finally, there are large numbers of private "Koranic" schools throughout Somalia. These, normally consisting of a small dwelling and a religious teacher, do impart some basic skills, but their central objective is religious education --and the teaching method is memorization and chanting of the Koran. It is highly doubtful that these schools can provide a reasonable alternative to public education.

Chapter IV. WOMEN IN GOVERNMENT AND BUSINESS

A. The Civil Service

Until the mid-1980s, the government followed a policy of guaranteed employment for all university graduates, which increased the numbers of women in the civil service. Women in the civil service are reflected in table 9.

Table 9

Civil Servants By Sex, 1983

Ministry	Male	Female
Local Government/Rural Development	109	58
Education	15,894	6,760
Health	3,170	2,925
Agriculture	1,077	156
Livestock/ Forestry/Range Mgt.	1,546	538
Fisheries	218	75
Labor/Social	181	117
Public Works	1,682	210
Tourism/Hotels	727	366
Commerce	62	43
Marine Transport	68	22
Higher Education	109	58
Culture/Information	309	123
Justice/Religious	832	340
Post/Telecommunications	1,154	500
Mineral and Water Resources	180	20
Sports/Youth	212	79
Industry	85	49
Jubba Valley	29	24
Land/Air Transport	1,739	139
National Planning	130	75
Finance	570	293
Foreign Affairs	Not available	
Presidency/Associated Units	381	164
Total	30,464	13,135

Source: Ministry of Labor and Social Affairs, Manpower Survey 1983, unpublished, quoted in: Somali Civil Service Study, Mogadishu: Coordinated for the Government of the SDR by the Ministry of Labour and Social Affairs, 1984, pp.A5-2 to A5-3.

It is not known how many women in the above table are secretaries, clerks and maids. In 1984, of the total workforce, women accounted for 13,135, or 30%. 55/ Women's civil service occupations closely paralled their courses of university studies. The largest group of women were in education, reflecting their university enrollment levels; followed by health workers--a supporting and nurturing profession. The paucity of women in the agriculture bureaucracy is noteworthy and correlates with the low female

enrollment in agricultural courses in vocational and technical schools, in the university, and in the extension service. Future studies should address the issue of increasing the numbers of women in agricultural courses at all levels, and should identify incentives to attract more women, and the constraints which currently bar them. The National Extension Service should, specifically, target women as contact farmers. Nevertheless, with all due qualifications, the proportion of women in the civil service (almost 30%) compares very favorably with most sub-Saharan African countries.

B. Women In Trade and Commerce

Trade and commerce engages about 7.3 percent men and 3.9 percent of the women. 56/ Manufacturing is a nascent industry. In Mogadishu, about 3.1 percent(males and females) work in this sector. The entrepreneurial spirit is deeply-rooted in Somali culture and tradition, and precedes current attempts to revive free market forces in Africa. 57/ As early as the 7th century, nomadic traders participated in a trading network which encompassed Ethiopia and the Arabian Peninsula. The commodities of Somali traders included incense and myrrh, and Somalia was acclaimed as "the land of aromatics and incense". The development of commerce and trading centers dates from about the 10th century. 58/ The commerce of this period included precious gums, ostrich feathers, ghee and other animal products, as well as cloves. By the early 19th century, exports included cattle, ivory and slaves. 59/

Women participated in these activities, mainly in informal trade, in which they bartered pottery, cloth, baskets, mats, skins, leather goods, and containers of food and milk. Nomadic women historically were, and still are, the primary vendors of milk, ghee and other animal products. These economic activities are consistent with the nomadic lifestyle, and the zest for independence which characterizes the Somali spirit. In more recent times, Somali settlements were based on trade and were the markets where produce from the interior--largely beef on the hoof, milk, meat, ghee, skins and gums, were sold or exchanged for imported cloth, sugar, tea, rice, sorghum, dates, hardware, and other trade commodities. 60/

C. Women in Business

1. The Overall Pattern

Although trade remains the domain of men, there are an increasing number of women enterpreneurs. Women are engaged in various types of activities ranging from traditional trading of surplus crops and animal products to retailing and wholesaling of consumer goods. Women own beauty shops, and boutiques; they are proprietors of new shops along Mogadishu's main commercial thoroughfare, the Maka-Muka Rama. Women are livestock traders, petty traders and brokers in the formal and informal sectors. 61/

Urbanization, sedentarization, monetization, male migration, and cultural change brought new economic openings which changed women's traditional socioeconomic roles. As a result, Somali women are in a transitional stage, consistent with newly unfolding economic opportunities.

Because there is little information documenting the experiences of Somali women in the economy, a special survey of women entrepreneurs was conducted for this study. While the results are not intended to be exhaustive, the survey yielded important preliminary baseline data. The survey documents the current levels and nature of women's participation in the modern sector and highlight areas which deserve further attention if Women in Development projects are to have a positive impact on women entrepreneurs, and economically-active rural and urban women.

The one hundred women interviewed ranged in approximate age from 24 to 50. The parents of half the women interviewed in the Mogadishu area migrated from other regions of Somalia, indicating the extent of recent demographic change in the country. 38 percent had attended the university, forty percent reported a secondary level education, 12 percent had either primary or non-formal education, and only ten percent were illiterate. 62/

Of the 17.5 percent who reported that their fathers had formal schooling, the fathers of 7.5 percent received a primary school education. The fathers of 32.5 percent were illiterate. The education levels of the respondents mothers were lower than that of the fathers. 7.5 percent of the respondents mothers had a primary level education, 2.5 percent had non-formal education, and ninety percent were illiterate. The mothers of seventy percent of the respondents were housewives, and fifteen percent were government employees.

Seventy percent of the respondents were married, seventeen percent were divorced, 7.5% were widows, and only 2.5 percent had never married. Of the married women, the majority reported stable marriages, which varied in duration from three to twenty-seven years, while only fifteen percent reported having been previously married--quite atypical in light of the high divorce rate in Somalia. All of the women

reported a high family dependency rate, with an average of 10.3 dependents, and an average of 4.1 children--a number smaller than the national average of 7.1 children.

Before going into business, sixty percent of the respondents were government employees; twenty-five percent were housewives and ten percent were students and small venture traders. 62.5 percent cited the desire for economic freedom as the reason for the career change. Thirty percent cited the family's need for extra income. The remaining respondents cited a desire for a flexible schedule, and for personal recognition. Of the women reporting a second activity, 22.5 percent worked for the government, and 7.5 percent were students.

Of the women interviewed 52.5 percent were in retailing; 42.5% were in services; 17.5 percent were wholesalers; and only five percent were in agriculture. A negligible number, two percent, were manufacturers. Fifty percent of the women received initial financial help from relatives, such as brothers, sisters, husbands or parents. Thirty-five percent saved the initial start-up capital over a period of years; 17.5 percent received their initial capital from the Commercial Bank of Somalia, and only 7.5 percent identified other sources as having provided their initial capital.

2 . Extended Family Assistance

All of the respondents received assistance from family members, and most agreed with the statement: "those who live with you always give you assistance--either in household management, or in the business". Twenty-five percent were helped by their children; ten percent were assisted by brothers or sisters; twenty percent received help from brothers; ten percent were helped by sisters, and 12.5 percent by other relatives. 37.5 percent of the women received help from their husbands. Sixteen percent said their husbands helped distribute products; 2.5 percent received help in management; 7.5 percent received assistance in accounting; five percent received help in marketing; 12.5 percent received help in negotiations, and 7.5 percent received all around assistance. 22.5 percent described the assistance of their husbands as "indispensible"; fifteen percent said that it was important; 2.5 percent said it was "normal".

Many of the women described their husbands as dissatisfied with their business activities. One woman said that she never discusses business in her husband's presence for fear that a dispute will erupt, because her husband claims "the importance I attach to my business is more than what I give to house management". The woman continued that this is an underestimation on his part, as he always overlooks her contribution to the family's income, or the assistance given to other family members,

especially her children. She said that she always pays for house services and other needs of dependents in the family, regardless of which side of the family they come from. 62.5% preferred family assistance in running the business, in contrast to 37.5%, who believe that non-family members are better workers. The emphasis on family assistance reflects the importance of strong family ties among Somalis; in a harsh environment, as exists in the country, experience has taught that family members are the only reliable source of help.

Thirty percent of the women received family help in child care, while paid servants were used by 62.5% for other household chores, such as cleaning and cooking. Also, the lack of modern conveniences generally available to women in Somalia (unless they are very wealthy) makes paid help an essential time-saver, since many of the women would have to do this work themselves. Fifty percent of the women said they had paid staff, while fifty percent did not, nor do they have the help of family members. A small group of women reported a paid staff of up to ten people. When asked how many of these were family members, and their gender, 12.5 percent said that they were assisted by female family members, and 37.5 percent identified males as their family assistants. 52.5% said that other members of their family helped in the business without receiving direct pay.

87.5 percent of the respondents have relatives overseas, and forty percent receive assistance from these relatives. 12.5 percent received cash; five percent said that relatives sometimes acted as their overseas agents. Fifteen percent regarded the assistance of overseas relatives as "indispensible"; 7.5 percent described it as "important", ten percent described it as "normal" and only five percent said that it was "insignificant".

Sixty percent of the respondents are the sole owners of their businesses, while forty percent are in either full or limited partnerships. A number of respondents are in partnership with relatives, although the type of partnership varies. 22.5 percent are in limited partnerships; 7.5 percent have junior partners; 2.5 percent have full partners, and ten percent have working partners. Depending on the business, partners are either full-time employees within the business, or outside partners, whose limited involvement can consist only of participating in committee meetings.

3. Credit

The respondents identified constraints which impeded the involvement of many, among which is the lack of capital, limited access to credit, and other sources of funding. 64/ The formal institutions which provide credit to Somali entrepreneurs are the Somali Development Bank and the Somali Savings and Commercial Bank. Primary sources of informal credit are the extended and the nuclear families. A third potential source of

credit which has not yet evolved in Somalia, are the voluntary, rotating credit unions, which in many other African countries provide credits and loans to enterprising women seeking to go into business. 65/ Also, the cooperative movement is not yet sufficiently developed in Somalia to provide assistance to women.

As a result of these institutional limitations, family sources of credit are crucial, and are preferred; many Somalis believe that relatives are trustworthy, and have a moral obligation to help other family members generate capital. The importance of the family is underscored by the reality that few credit options are available to small-scale enterpreneurs, both men and women. Of those which do exist, formal credit unions, such as the Somali Development Bank follows strict collateral requirements, which few can meet. A recent survey conducted in the town of Qorioley by a Mogadishu-based private voluntary organization found that only six percent of the farmers in one village, and nine percent in another had access to bank credit. 66/

Also, women without extended family support--particularly heads of households--are without credit options, because often they also do not have good contacts or other qualifications to inspire confidence among potential creditors. Poor women in the urban areas have, however, developed a system in which each contributes about So. Sh. 100 a month, which the members draw upon to purchase household items and clothing. Little detailed data is available on the exact workings of this system.

Prior to 1982, little or no formal credit was available to women. In 1982, three women in Mogadishu reportedly received about one percent of credit provided by the Somali Savings and Commercial Bank. 67/ In 1983, three women received three percent of the total credit allotment. In 1984, eleven women, accounting for 8.2%, received credit. Data is not available for later years. Further research is needed on the credit process for women of the Somali Development and Commercial and Savings Banks.

Inspite of this, the women in the survey were generally optimistic. Fifty-five percent believe that women were doing better in 1987 than they were five years before. On the other hand, 62 percent believe that it is more difficult for women to become involved in business than it is for men in comparable circumstances. Of the women who believe that it is easier for men, 22.5 percent cited cultural constraints, particularly the belief that women should be not involved in what is considered the domain of men. Thirty percent believe that the constraints are rooted in other causes, such as the conflict between motherhood and an entrepreneurial career; several women said that male entrepreneurs are free of household management and child care, and can, therefore, pursue careers unfettered. Women, in contrast, are faced with equally

demanding jobs: managing the home, caring for children, and operating a business. The burden is even greater for pregnant and lactating women. Only five percent of the women believe that the constraints are due to politics, or gender-based legal restrictions. Interestingly, many of the respondents believe that farming and manufacturing --both male-dominated--are the most difficult areas for women to gain a foothold. 68/ 57.5% believe that women experience the most difficulty in farm-related businesses, while 22.5 percent identified manufacturing. Ten percent felt that wholesaling presents problems for women, while 2.5% believe that retailing is difficult.

4. Government and Donor Agency Assistance to Women

All of the respondents ranked government assistance as "very important". This assistance can be capital subsidization, helping facilitate easier access to banks and credit, providing training, establishing special economic agencies to assist women, and other activities. Fifty percent of the respondents identified subsidization as very important. Naturally, as in all other subsidy cases, outright subsidization of women's economic activity raises serious issues and problems. The remaining respondents were evenly divided about the importance of government assistance to facilitate women's access to credit and training. 82.5 of the respondents had never received government assistance. 17.5 percent had received government assistance, and only seven women received credit from the Commercial Bank. Fifteen percent of the women were members of women's organizations, such as the Somali Women's Democratic Organization (SWDO); five percent reported receiving assistance from the organization, such as moral support and other non-financial aid. All of the women, however, expressed the belief that the establishment of a women's economic bureau or organization would benefit economically active women.

Almost ninety percent of the respondents had heard of the Chamber of Commerce (whose members are appointed by the government); 17.5% said they were members of the organization, and 7.5 percent reported receiving assistance, mainly in the form of advice. 2.5 percent received planning assistance, and 2.5 percent received financial aid. Ninety percent of the women said they had never had any personal dealings with donor agencies in Somalia, and only one woman reported a working relationship with the World Bank and Italian aid agencies. 55 percent of the respondents were familiar with the United States Agency for International Development (USAID), and had heard about "USAID assistance towards the business community", although they did not know anyone who was assisted. 69/ Only three of the respondents had heard of specific projects intended to stimulate private sector development, such as the USAID Privatization and Policy Initiatives (PIPS) project, and none reported benefitting from the project.

Given the problems which the women reported experiencing in obtaining bank loans, materials, and access to training, a recently proposed project to be undertaken by USAID/Somalia warrants brief examination for what it reveals about the ways in which women are still being excluded from programs intended to assist entrepreneurs, to encourage the development of income-generating projects, provide technical training and facilite access to new technologies. The Private Sector Management Training and Technical Assistance Project, which was proposed by a consulting firm for the PIPS project, interviewed owners and senior managers of 40 private sector firms, which employed an estimated 2,500 people in Mogadishu. 70/ The respondents were selected from a pool of 132 business people who attended a private sector development business conference sponsored by the Chamber of Commerce membership. The majority of respondents were from the trade and service sectors.

The invisibility of women in business is reflected in the negligible numbers of women interviewed during the project identification stage. For example, the report's discussion on "Management Characteristics" of the respondent companies noted that "virtually all of the firms interviewed are headed by the owner, usually the (male) founder, or a son. Only one firm had a woman in a senior management position and she was the niece of the owner". A number of business owners did mention that they had sent their "daughters away to school for business training so that they could take over for their fathers when the parent was ready to retire".

The majority of respondents expressed interest in receiving managment training and technical assistance, and in this regard, were similar to the businesswomen interviewed for this study's survey. The report recommended introducing specific projects and new technologies to upgrade skills through

technical assistance training, of whom the intended beneficiaries would include management trainees, supervisors, experienced managers and business owners, as well as machine operators, maintenance and warehouse workers. The recommendations provided no provisions for an outreach program to women, thus giving the misleading impression that women are not involved in business as owners, managers, accountants, etc.

V. CONCLUSIONS AND RECOMMENDATIONS

Major findings and recommendations were explained where appropriate in each of the preceeding chapters. This chapter summarizes the principal recommendations emerging from this study. Between 1983-1987, following the initiation of policies to liberalize the Somali economy, there was a noticeable expansion of the private sector in Somalia, along with an influx of new entrepreneurs, as many Somalis --male and female-- returned home seeking new opportunities in the changing economy. Changes in the private sector mirror the changes that are occurring generally in Somalia. No where is this change more evident than in the status of women. Although the implications of this change for women in the economy and in development has received little attention, the present study has documented the economic role of women in traditional and contemporary economic activities.

Policy-makers and international donor agencies have been slow to recognize the enormous implications of this change, or to acknowledge the economic contributions of Somali women. Women are still "invisible" to many, although, in reality they are highly visible throughout the country, and can be seen working in the fields, herding livestock in the urban and rural areas, administering the bureaucracy, supporting the political apparatus, serving in the military, and engaging in business and commerce, while caring for children and maintaining the home. Somali women have taken the initiative without assistance or encouragement from donors or the government.

The data indicates that although women were energized in their pursuit of entrepreneurial activities following economic liberalization, their economic involvement resulted from their own efforts with very little, if any, government or donor agency assistance. Liberalization created an economic climate which gave both men and women opportunities to pursue entrepreneurial activities. But there were few, if any, initiatives directed exclusively to women. Rather, women benefitted from micro- and macro-economic changes which stimulated the entire economy.

Women entrepreneurs and Somali women's organizations understand what needs to be done by government and interested donors to help facilitate a greater role for women in the economy. At the very least, women must be involved in development assistance projects, as consultants, project planners and implementators, and their involvement should begin at the project identification stage and continue on to the final project evaluation. Only by drawing upon the experiences and strengths of women and women's organizations, particularly those with excellent track records inspite of limited

resources, such as the Somali Women's Democratic Organization (SWDO), the Women's Education Department (WED), and the Women's Research Unit of the Somali Academy of Sciences and Art (SOMAC), will the tendency to ignore women end. Opportunities should also be sought to maximize the income-generating potential of women at all levels of society, whether these are urban businesswomen in need of credit, loans and access to technology and training, or market women who would benefit from renovations of the Central Market, and the inclusion of adequate toilet and rest facilities, as well as a place to change and nurse the babies who often accompany market women.

Small-scale income-generating activities for women in Somalia are limited. Traditional craft activities, such as mat making, have declined because of expensive materials and limited markets. Among the popular and feasible cost-efficient activities that should be encouraged is poultry raising --both for family consumption and market sale. The popularity of owning chickens has been demonstrated in the Bay Region, where, among a group of women interviewed by the BRADP Project, forty-one percent of the female heads of households, and fourteen percent of those living with their husbands, owned chickens. 71/ Women are attracted to the poultry industry because it requires little start-up capital and allows for individual initiatives. In addition, raising chickens is an activity in which children can assist their mothers. One drawback, however, is the need for a regular supply of clean water--a perennial problem in drought-prone Somalia.

Ownership of cattle is also attractive to women, and should be encouraged, both to provide meat and milk to malnourished farm women and children. There is already a precedent for this activity. In the Bay Region, cattle are owned by women. Of the 215 women interviewed by the BRADP project, 39 percent owned one or more cows. 72/ Many of these women are heads of households, who received their first livestock as marriage gifts from their fathers. There are no cultural prohibitions against women owning cattle. Rather, the cultural norm is against female ownership of camels, which are the highest prestige animals in Somalia, and a symbol of wealth and social status. But even this prohibition is not iron-clad and there are reported cases of women owning camels.

Women engaged in agriculture and the distribution of farm produce, would benefit from the establishment of a strong cooperative movement, whose assistance is needed to market items on an organized basis. Women poultry producers would also benefit from a cooperative organization, which would help secure water, feed, and assist in marketing and distribution. Presently, many small-scale producers cannot keep up with the demand for chickens and eggs. Women poultry producers would also be discouraged from undercutting each other in price.

At the policy level, both donors and government must recognize that women are not invisible, that they are essential to development, and that they are already making important contributions to the economy. Towards this end, donor and donor-funded projects should regularly be monitored to insure that women are adequately represented and are benefitting from bilateral and multilateral projects. Specifically, within USAID, the position of Women in Development Officer (WIDO) should be created as a permanent position, with reporting resposibilities to the mission director, rather than continue the ad hoc manner in which this position is currently filled by whomever happens to be interested in the subject at the moment, resulting in little or no institutional continuity, and the absence of long-term institutional, and financial support.

Somali women would also benefit from the establishment of a joint government-donor committee, composed of representatives of multilateral organizations and biliteral assistance projects. The Committee would regularly assess, assist and otherwise help meet the needs of Somali women by providing technical assistance, financial aid, day care centers and other inputs, as well as monitoring women's participation in on-going and planned projects.

The issue of female circumcision demands special attention. The practice endangers the lives of girls and women, diminishes their self esteem, and decreases their long-term productivity. The movement to eradicate the practice is currently being undertaken by a small group of far-sighted, dedicated and courageous Somali men and women. In light of the widespread extent of the practice and the conservative nature of many Somalis, the anti-infibulation forces have, wisely, chosen to emphasize the disastrous and deadly medical consequences which often results from circumcision. They face an uphill battle in their attempts to convince a tradition-bound society to abolish this deeply-rooted practice, which most mistakenly believe is ordained by the Koran. International agencies, with the notable exception of UNICEF, have turned a blind eye to this practice, although it seriously undermines the economic productivity of women and, ultimately, the nation.

Educating the nation, with the goal of ultimately eradicating circumcision, should become a priority to continue donor-funded health projects. To regard the mutilation of women as a purely "cultural" practice, which has no consequences for development, is to condone a practice which constrains production and development. To conclude by returning to the economic liberalization that began this study, it is clear that policy reform in Somalia carries a great payoff for women because: (i) Somali women are comparatively freer than in other African countries; (ii) male migration; and (iii) women are ready to get into business in sufficient numbers. Thus economic liberalization in Somalia is bound to help women to a greater

degree than in other African countries. Policy reform is important from women's perspective as well.

Notes

1. Examples include the socioeconomic consequences of polygamy and female circumcision; the socioeconomic impact of male migration to the Gulf States; and the socioeconomic consequences of female-headed households for women and children in Somalia. It is only recently that baseline studies have been undertaken by Somali and expatriate researchers. The results of several of these studies conducted by donor agencies, including the Agency for International Development, UNICEF, Euro-Action Accord, and the World Bank, among others, are utilized in this report.

2. Somconsult, "Report on Inflow of Remittances of Somali Workers Abroad", Mogadishu: January 1985. Little is known about patterns of male and female migration to Europe and North America.

3. This section is based on Results of a Baseline Survey in Sablaale District Lower Shabeele Region of Somalia , Mogadishu: Euro-Action Accord, August 1985. Sablaale is a voluntary government settlement which was established by the Sablaale Development Agency (SBA) during the early 1980s, for former nomads displaced by drought.

4. Judy El Bushra, Programming for Women's Development in Sablaale, Somalia. Mogadishu: Euro-Action Accord, July 1986, pp. 15.

5. The emphasis on marriage as a means of regulating cohabitation and legitimizing children in Somalia contrasts with attitudes and values governing marriage among some Caribbean and West African groups. For example, according to Christine Oppong and Wolf Bleek, among the Kawhu of Southern Ghana, "Marriage is not a highly-valued institution." Conjugal rights and duties are ambigious and there is a 'free rider' aspect. Sexual relations can be pursued outside of marriage without public disapproval. There is no such thing as illegitimacy, and children belong, by definition, to their mother's lineage. Cf. Christine Oppong and Wolf Bleek, "Economic Models and Having Children: Some Evidence from Kwahu, Ghana", Africa, 52, No. 4, 1982, pp. 15-32, quoted in Mead Cain, Women's Status and Fertility in Developing Countries: Son Preference and Economic Security, Washington: World Bank, 1984, pp. 17-21. See also for a discussion of Jamaica. For a discussion of "outside families" in the U.S. Virgin Islands, see: Hazel M. McFerson, "Plural Society in the U.S. Virgin Islands", Journal of Plural Societies, Vol. 10, No. 1, Spring 1979.

6. National Survey of Population, 1980-81: Report on Findings. Mogadishu: Central Statistical Department, Ministry of National Planning, Somali Democratic Republic, May 1986, pp. 15. In Africa, the average age of marriage

for a woman is 16 years of age, although it is lower among some groups for whom marriage is common just after puberty. The ages of women at first marriage ranges from under 17 in Chad to 30 in the Seychelles. In Kenya and Ethiopia, it is reportedly lower than 16, although the pluralism of these societies results in differences among groups. Cf.: Women of the World, "Marital Status and Living Arrangements". Washington, D.C.: U.S. Department of Commerce, Bureau of the Census and U.S. Agency for International Development, Office of Women in Development, August 1984, pp. 112, (Sub-Saharan Africa.)

7. For a description of these gifts and obligations, see: Raqiya Haji Dualeh Abdalla, Sisters in Affliction: Circumcision and Infibulation of Women in Africa. London: Zed Press, 1982; I.M. Lewis, A Pastoral Democracy. London: International African Institute, Oxford University Press, 1961. Reprint: New York, Africana Publishing Company, 1982; and Mohamed Hamud Sheekh, "The Somali Traditional Marriage". Mogadishu: Unpublished B.A. thesis, December 1980.

8. Judy El Bushra, op. cit., pp. 1

9. Abdalla, op, cit., 35.

10. Lewis, op. cit., pp. 110.

11. Ester Boserup identified this aspect of polygamous marriage in her seminal work on women and economic development. She wrote that the economic aspect is one of the strongest appeals of polygyny for African men. A man with several wives commands more land, can produce more food for his household, and can achieve high status due to the resulting wealth. Boserup noted a direct relationship between the size of a farm cultivated by a man and the number of his wives. Thus, polygamy is rooted in economics, as it provides a man with a steady source of labor, thereby precluding the need to hire outside laborers. Cf.: Women in Economic Development. New York: St. Martin's Press, 1970.

12. The 1980-81 Somalia Fertility and Mortality Survey of Banadir, Bay and Lower Shebelle: A Survey of Results. Chapel Hill: The University of North Carolina, December 1981, pp. 7.

13. National Survey, op. cit., pp. 19.

14. Sheekh, op. cit., pp. 5.

15. National Survey, op. cit., pp. 15.

16. Cf. Abdalla, op. cit., pp. 115.

17. For a description of these methods, see Amina Warsame, Sadiya Musa Ahmed and Aud Talle, "Social and Cultural Aspects of Female Circumcision and Infibulation: A Preliminary Report", Mogadishu: Somali Academy of Sciences and Arts (SOMAC), 1985.

18. Unless noted, the source is Dr. Mahdi Ali Dirie, Female Circumcision in Somalia: Medical and Social Implications, Mogadishu: SOMAC, December 1985.

19. Abdalla, op. cit.

20. For a report on peer group pressure among young Somali girls, see: Blaine Harden, "Female Circumcision: A Norm in Africa", Washington Post, July 16, 1985, p. 1. For an excellent discussion of additional reasons for the practice in other African countries see: Olayinka Koso-Thomas, The Circumcision of Women: A Strategy for Eradication. London: Zed Books, 1987.

21. Op. cit.

22. Sheekh, op. cit., pp. 25.

23. National Survey, pp. 29. Comparable figures on divorce and separation range from 0.2 percent in Cape Verde in 1960, to 9 percent in Zambia in 1969. Also see: Dina Sheikh El Din Osman, "The Legal Status of Muslim Women in the Sudan", in Gideon S. Were, Ed., Women and Development in Africa. Journal of Eastern African Research and Development, Vol. 15, 1985, pp. 124-142.

24. See also: Pia Grassivaro Gallo, "Views of Somalia's Future Health Workers on Female Circumcision", undated manuscript.

_____, "Relation Between Circumcision and Sexual Maturation of Somali Women", Acta Medica Auxologica, Vol. 11, No. 3, 1985, pp. 239-247.

_____, "Female Circumcision in Somalia: Some Psychosocial Aspects", Genus, Vol. XLI, Nos. 1-2, Gennaio-Guigno, 1986.

_____, and Marian Abdisamed, "Female Circumcision in Somalia: Anthropological Traits", Anthropology ANZ, Jg. 43, No. 4, pp. 311-326, December 1985.

25. Cf.: Dr. Diria, pp. 97.

26. For a discussion of land tenure, see Alan Hoben, Resource Tenure Issues in Somalia, Washington: Agency for International Development, January 1985, pp. 1.

27. Cf. Diana B. Putnam, Preliminary Socioeconomic Survey, Bay Region, Somalia. Mogadishu: Agency for International Development, 1982.

28. Socioeconomic Baseline Study of the Bay Region, Bay Region Agricultural Development Project, University of Wyoming, 1984, Vol. II, p. 85.

29. University of Wisconsin Land Tenure Center, An Analysis of Land Tenure and Water Allocation Issues in the Shalambood Irrigation Zone, Mogadishu: Agency for International Development, March 1987.

30. Ibid, pp. 20.

31. Bushra, op. cit., pp. 19.

32. Women and Children in Somalia: A Situation Analysis. Mogadushu: UNICEF and the Ministry of National Planning, 1984, pp. 7.

33. Abdalla, op. cit.

34. Country Development Strategy Statement: Somalia FY 1987. Washington, D.C.: Agency for International Development, January 1985, pp. 8.

35. National Survey, op. cit., pp. 39.

36. Ibid.

37. Cf.: Bay Region Explaratory Report: Socioeconomic section, Water Development Agency, Mogadishu, 1983, pp. 6-51. Also see: Situation Analysis of Women and Children, op. cit., pp. 95.

38. The extent to which women are overlooked in donor-sponsored projects was apparent during implementation of an agricultural delivery systems project in the Janale region of Somalia. The project, which was completed in mid-1986, was conducted without the participation of women farmers, and there was never any consideration given to the project's impact on women. When the donor agency which funded the project realized that at no stage had the participation of women in the project, or the project's impact on women farmers been considered, a hasty attempt was made to conduct a discrete post-project evaluation. The evaluation took place after the main project evaluation had been completed by a team of expatriate male consultants, and after the draft of the first evaluation report was written, shortly before the team was to leave Somalia.

    The problems confronting women farmers is illustrated in

varying perceptions of who is a farmer. During a meeting which the author of this report had with a group of male farmers and male extension personnel, the men insisted that there were no women farmers in the extension program area. Rather, they said there were "housewives", who farmed in their spare time.

39. Cf.: Vali Jamal, Nomads, Farmers and Townsmen: Incomes and Inequality in Somalia. Geneva: International Labor Organization, September 1981, pp. 24. With the spread of the current civil war, which originated in the North, but has now spread throughout the country, these figures are probably much worse for all groups. See: Somalia: Observations Regarding the Northern Conflict and Resulting Conditions. Washington: United States General Accounting Office, May 1989. See also: "Reported Massacres and Indiscriminate Killings in Somalia", Hearing Before the Subcommittee on Africa Of the Committee on Foreign Affairs, House of Representatives. Washington: GPO, 1989.

40. Somalia Population, Health and Nutrition Sector Review. Washington: World Bank, September 5, 1989, pp. 41. Also: Women and Children, op. cit., pp. 70.

41. Cf.: Judy El Bushra, op. cit., pp. 20.

42. "Proposal for a Project to Develop Small Agriculture-Based Enterprises", Mogadishu: OEF International, November 1986. The project, in fact, builds upon the existence of cooperative work groups in Somalia, among which are the following. The Goob or Galan Jiid, ("to pull together"), is formed at the request of a person in need of help -- usually for one day. Payment is in the form of meals. The goob is the most common type of work group in the Bay region. Another group is the Daab Wareeg, or "circulation of the hoeing", which is formed by agreement among a group of villagers, who provide labor on a rotating basis on consecutive days until all of the members lands are cleared, crops are planted, weeded and harvested. The members are organized into morning ("hirabby"), or afternoon ("Galabeey") groups. The morning group begins work an hour after sunrise and works until about two in the afternoon. Food is provided by plot owners, after which members leave to work on their own fields. The afternoon group, which is more common, rotates among fields from about four o'clock until sundown. Food is seldom provided. A third group, the "barbaar", is usually composed of unmarried men of a single age group, although it may include women and married men. Members select a leader to oversee activities and to decide how the group will handle requests for help. Members who do not respond to requests are fined or excluded. None of these groups, however, are exclusively oriented to women.

43. U.N. Visiting Mission to Trust Territories in East Africa, 1951, Report on Somaliland Under Italian Administration, pp. 28.

44. National Survey, op cit., pp. 35. The newly-installed military government undertook a national literacy campaign.

45. Claire Robertson, "A Growing Dilemma: Women and Change in African Primary Education, 1950-1980", in Gideon S. Were, Ed., Women and Development in Africa, Special Issue, Journal of Eastern African Research and Development, Vol. 15, 1985, pp. 21.

46. Cf.: Somalia Education and Human Resources Sector Assessment. Mogadishu: Coordinated for the Government of the Somali Democratic Republic by the Ministry of National Planning with USAID, January 1984.

47. Closely related to these constraints, indeed, reinforcing many of them, is the class aspect of educational patterns. Attitudes toward educating girls and women, and even providing the necessary support, varies according to socioeconomic background, place of residence (i.e. urban vs. rural, north vs. south), level of parents education, parents perceptions of the value of educating girls, and social calculations on the costs of their education.

48. Claire Robertson, op. cit., pp. 15.

49. UNESCO Statistical Yearbook 1972, quoted in Women and National Development in African Countries: Some Profound Contradictions, African Training and Research Center for Women, U.N. Economic Commission for Africa, in Edna Bay, etal, Eds., Women in Africa. Waltham: The African Studies Review, Vol. XVIII, No. 3, December 1975, pp. 56.

50. Education and Human Resources, op. cit.

51. Unless otherwise noted, this section is based on Education and Human Resources. Claire Robertson ranks male/female primary school discrepancies for different African countries. The highest discrepancies are in Guinea-Bissau and Togo, where there is a 46% differential rate between boys and girls. This is followed by Algeria, Benin, Central African Republic, Congo, Ethiopia, Ivory Coast, Liberia, Morocco, Tunisia and Zaire, which have a 20-30% discrepancy rate between the sexes. Discrepancy rates were less marked in Angola, Cameroon, Chad, Ghana, Guinea, Malawi, Mozambique, Senegal, Sierra Leone, Somalia, Sudan, Uganda, and Zambia, where there is near parity between the sexes. Op. cit., pp. 9-16.

52. Education and Human Resources.

53. Euro-Action Accord, op. cit.

54. Ibid.

55. National Survey, op. cit., pp. 39.

56. Ibid.

57. For a discussion of this revitalization, see Peter Robbs, "Privatization in Africa", Development International, Vol. 1, No. 2, March/April 1987.

58. I.M. Lewis, A Pastoral Society, op. cit., pp. 91.

59. For a discussion of slavery in Somalia, see: Lee V. Cassanelli, "Society and Culture in the Riverine Region of Southern Somalia", in Katheryne S. Loughran, etal, Eds., Somalia in Word and Image. Washington: Foundation for Cross Cultural Understanding, 1984.

60. Lewis, op. cit.

61. The survey consisted of a five-page questionnaire, which was administered to approximately 100 women in Mogadishu, Bakool, Gedo, Lower Shebelli and the Bay region by Sadiya Musa Ahmed, and a team of researchers working under her direction. The questionnaire was first formulated in English, and then translated into Somali. While the interviews concentrated on women in the non-agricultural sectors, it was originally planned to conduct a second series of interviews on agricultural women. This study was cancelled for bureaucratic reasons. The interviews were conducted by Sadiya and a team of Somali women from the Women's Research Unit, Somali Academy of Sciences and Arts (SOMAC), between May-June 1987. The Women's Research Unit has undertaken several valuable studies of women in the contemporary period, and should be encouraged --both financially and institutionally-- to continue examining the various aspects of the lives of Somali women in traditional society during the periods of British and Italian Trusteeship, and in the contemporary period. The researchers would also benefit from the opportunity to periodically upgrade their research skills through further study at American universities.

62. A high proportion of educated Somali women appear to be entrepreneurs in contrast to economically-active women in other African countries, particularly in West Africa, where women entrepreneurs include a large number of illiterate or semi-illiterate women.

63. For a report on women in the informal sector see: Amina Warsame, "Moving to the Cities: Somali Women's Quest for Economic Independence". Mogadishu: Women's Research Unit, Somali Academy of Sciences and Art, unpublished manuscript, 1985.

64. The Somali Women's Democratic Organization has called for an increase in credit as a means of enhancing the productive role of Somali women. Cf.: SDR, 1985.

65. There is extensive literature on the role of these institutions in women's economic development in other parts of Africa. See, for example, Kenneth Little, African Women in Towns, London: Cambridge University Press, 1973; Katherine S. March and Rachelle L. Taqqu, Women's Informal Associations in Developing Countries: Catalysts for Change? Boulder: Westview Press, 1986. For a study on women's cooperatives in Anglophone Cameroon, see Mark W. Delancey, "Women's Cooperatives in Cameroon: The Cooperative Experience of the Northwest and Southwest Provinces. African Studies Review, Vol. 30, No. 1, March 1987. For a description of "tontines" in Cameroon, see Hazel M. McFerson, Ethnicity, Individual Initiative and Economic Growth in An African Plural Society: The Bamileke of the Western Highlands of Cameroon . Washington: U.S. Agency for International Development, 1982.

66. Save The Children Foundation, Mogadishu. 1985.

67. EAA, op. cit., 1986, pp. 25.

68. Manufacturing, which accounts for little more than seven percent of the GDP, and consists mainly of parastatal enterprises, is nascent in Somalia. It employs about 10, 000 people, of whom a negligible number are women. Annual Development Report. Mogadishu: United Nations Development Program, 1985, pp. 9.

69. The question pertained to phase 1 of the Privatization and Policy Initiatives (PIPS) Project, which provided technical assistance and training to Somali businessmen and women.

70. John N. Doggett and Jan Hendrik Van Leeuwen, "Private Sector Management Training and Technical Assistance Needs Assessment and Pilot Project Proposal", Mogadishu: TIPCO, September 1986.

71. Op. cit., pp. 132.

72. Ibid.

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